

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin Michael Craig
Rachel Lynn Craig
Debtors

Case No. 19-01283-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 16, 2024

User: AutoDocke
Form ID: ordsmiss

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin Michael Craig, Rachel Lynn Craig, 2556 Willow Street, York, PA 17406-2342
5200558	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5178910	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
5208877	+ MORTGAGE RESEARCH CENTER, LLC, at.al.CENLAR FSB, CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
5208878	+ MORTGAGE RESEARCH CENTER, LLC, et.al., CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
5178913	+ Martin Foot & Ankle, 2300 Pleasant Valley Rd., York, PA 17402-9627
5178922	+ Paul G. Sipe, 1601 South Queen St, York, PA 17403-4630
5178923	+ Phelan Hallinan Daimond & Jones LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
5214216	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
5178929	Wellspring Health, PO Box 742641, Cincinnati, OH 45274-2641
5178930	Wellspring Health, PO Box 742688, Cincinnati, OH 45274-2688
5178931	+ Wyasdc Efcu, 1701 West Market Street, York, PA 17404-5465

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	May 16 2024 22:39:00	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	May 16 2024 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5178902	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 16 2024 18:42:49	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
5178903	Email/Text: bankruptcydepartment@tsico.com	May 16 2024 18:37:00	Alltran Financial, LP, PO Box 4044, Concord, CA 94524-4044
5194618	EDI: GMACFS.COM	May 16 2024 22:39:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5178904	+ EDI: GMACFS.COM	May 16 2024 22:39:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
5181638	+ EDI: AISACG.COM	May 16 2024 22:39:00	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5191489	EDI: BMW.COM	May 16 2024 22:39:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
5178906	EDI: BMW.COM	May 16 2024 22:39:00	Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
5178905	+ EDI: BANKAMER		

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Page 2 of 4
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		May 16 2024 22:39:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
5178907	^ MEBN		
		May 16 2024 18:36:15	CBCS, PO Box 2724, Columbus, OH 43216-2724
5200558	^ MEBN		
		May 16 2024 18:36:19	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5202112	+ Email/Text: RASEBN@raslg.com		
		May 16 2024 18:37:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5182211	EDI: DISCOVER		
		May 16 2024 22:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5178909	+ EDI: DISCOVER		
		May 16 2024 22:39:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
5178920	Email/Text: bankruptcy@frost-arnett.com		
		May 16 2024 18:37:00	NAB, PO Box 198988, Nashville, TN 37219
5178911	^ MEBN		
		May 16 2024 18:36:09	Financial Recoveries, PO Box 1388, Mt. Laurel, NJ 08054-7388
5347913	Email/Text: Bankruptcy@Freedommortgage.com		
		May 16 2024 18:37:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5347914	Email/Text: Bankruptcy@Freedommortgage.com		
		May 16 2024 18:37:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5178908	EDI: JPMORGANCHASE		
		May 16 2024 22:39:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5178912	+ Email/Text: PBNCNotifications@peritussservices.com		
		May 16 2024 18:37:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5272293	Email/PDF: resurgentbknotifications@resurgent.com		
		May 16 2024 18:42:52	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5272292	Email/PDF: resurgentbknotifications@resurgent.com		
		May 16 2024 18:42:48	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5186203	Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 16 2024 18:42:44	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5178914	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 16 2024 18:42:44	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5178915	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 16 2024 18:37:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
5178916	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 16 2024 18:37:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5192710	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 16 2024 18:37:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5178921	+ Email/Text: Bankruptcies@nragroup.com		
		May 16 2024 18:37:00	National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
5178924	EDI: PRA.COM		
		May 16 2024 22:39:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
5178925	Email/Text: signed.order@pfwattorneys.com		
		May 16 2024 18:37:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
5202399	+ Email/Text: bncemail@w-legal.com		
		May 16 2024 18:37:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5179659	+ EDI: PRA.COM		
		May 16 2024 22:39:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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Page 3 of 4
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5523737	+ Email/Text: EBN@edfinancial.com	May 16 2024 18:37:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5180852	Email/Text: bankruptcy@usalliance.org	May 16 2024 18:37:00	USAlliance Federal Credit Union, 300 Apollo Drive, Chelmsford, MA 01824
5178927	Email/Text: bankruptcy@usalliance.org	May 16 2024 18:37:00	Usalliance Federal Cr, 600 Midland Avenue, Rye, NY 10580
5178928	Email/Text: membersolutions@wefloridafinancial.com	May 16 2024 18:37:00	We Florida Financial, Attn: Bankruptcy, Po Box 14548, Fort Lauderdale, FL 33302

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5178917	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5178918	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5178919	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5208452	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5178926	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Pressler, Felt, & Warsaw, 7 Entin Road, Parsippany, NJ 07054-5020
5263184	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor Freedom Mortgage Corporation mfarrington@kmlawgroup.com
Nicholas G. Platt	on behalf of Debtor 2 Rachel Lynn Craig ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Kevin Michael Craig ngp@mooney4law.com plattnr61895@notify.bestcase.com

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Page 4 of 4
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Robert Joseph Davidow	on behalf of Creditor MORTGAGE RESEARCH CENTER ET.AL. r.davidow@mgplaw.com
Stephen Wade Parker	on behalf of Debtor 2 Rachel Lynn Craig wparker@etzweilerwithers.com Parker.WadeR106314@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 1 Kevin Michael Craig wparker@etzweilerwithers.com Parker.WadeR106314@notify.bestcase.com
Thomas Song	on behalf of Creditor MORTGAGE RESEARCH CENTER ET.AL. tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Kevin Michael Craig,

Chapter 13

Debtor 1

Case No. 1:19-bk-01283-HWV

Rachel Lynn Craig,
fka Rachel Lynn Smith,

Debtor 2

Order

Upon consideration of the Motion to dismiss the case, and having afforded notice and an opportunity for hearing,

ORDERED that the case is hereby dismissed as to both Debtors.

Notwithstanding the dismissal of this case, the court retains jurisdiction over timely requests for payment of compensation.

By the Court,

A handwritten signature in black ink, appearing to read "Henry W. Van Eck". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Henry W. Van Eck, Chief Bankruptcy Judge

Dated: May 16, 2024

ordsmiss (05/18)